B1 (Officia Case 1) 14/40554-TLS Doc 1 Filed 03/03/11 Entered 03/03/11 16:32:37 Desc Main United States Bank Popul Centre Page 1 of 52 **Voluntary Petition** District of Nebraska Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Deprez, Kathleen, A. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): dba Kat's Bags Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN(if more Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN(if more than than one, state all): Street Address of Joint Debtor (No. & Street, City, and State): Street Address of Debtor (No. & Street, City, and State): 7836 Katrina Ln Lincoln, NE ZIP CODE 68512 ZIP CODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Lancaster Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Chapter of Bankruptcy Code Under Which Nature of Business (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box.) ■ Health Care Business ☐ Chapter 15 Petition for Chapter 7 Single Asset Real Estate as defined in 11 Individual (includes Joint Debtors) Recognition of a Foreign $\mathbf{\Lambda}$ Chapter 9 U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Main Proceeding Chapter 11 Railroad Corporation (includes LLC and LLP) Chapter 15 Petition for Stockbroker Partnership Chapter 12 Recognition of a Foreign Commodity Broker Nonmain Proceeding Other (If debtor is not one of the above entities, Chapter 13 ☐ Clearing Bank check this box and state type of entity below.) Nature of Debts Other (Check one box) Tax-Exempt Entity Debts are primarily consumer Debts are primarily (Check box, if applicable) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code.) hold purpose. Chapter 11 Debtors Filing Fee (Check one box) Check one box: ✓ Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Check if: unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. ☐ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must 4/01/13 and every three years thereafter). Check all applicable boxes attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. ☑ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 100-200-1.000-5.001-50.001-50-10.001-25.001-Over 49 99 199 999 5,000 10,000 25,000 50,000 100,000 100,000 Estimated Assets Ŋ \Box \Box \Box \$100,000,001 \$0 to \$50.001 to \$100,001 to \$500,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$500,000,001 More than \$1 \$50,000 \$100,000 \$500,000 to \$100 to \$500 to \$1 billion to \$10 to \$50 billion million million million million million Estimated Liabilities \Box $\mathbf{\Delta}$ \$500,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$50,001 to \$0 to \$100,001 to More than \$1 \$500,000,001 to \$10 to \$50 to \$100 to \$500 \$50,000 \$100,000 \$500,000 to \$1 billion billion million million million million million

BI (Omera (1995)	e 1 14/4/0554-TES DOC 1 Filed 03/03		37 Deschwighn B1, Page 2			
Voluntary Peti		N_{an} Q				
(This page must	be completed and filed in every case)	Kathleen A. Deprez				
	All Prior Bankruptcy Cases Filed Within La	ast 8 Years (If more than two, attach additional sheet.)				
Location	Division CNI I I	Case Number:	Date Filed: 04/09/2010			
Where Filed: Location	District of Nebraska	10-41067 Case Number:	Date Filed:			
Where Filed:						
	Pending Bankruptcy Case Filed by any Spouse, Partner o	,	Iditional sheet) Date Filed:			
Name of Debtor: NONE		Case Number:				
District:		Relationship:	Judge:			
10Q) with the Secur	Exhibit A debtor is required to file periodic reports (e.g., forms 10K and ities and Exchange Commission pursuant to Section 13 or 15(d) change Act of 1934 and is requesting relief under chapter 11.)	Exhibit B (To be completed if debtor is whose debts are primarily cor I, the attorney for the petitioner named in the forego have informed the petitioner that [he or she] may pro 12, or 13 of title 11, United States Code, and have available under each such chapter. I further certify the debtor the notice required by 11 U.S.C. § 342(b).	nsumer debts) ing petition, declare that I oceed under chapter 7, 11, explained the relief			
Exhibit A is at	ttached and made a part of this petition.	X /s/ John D. Rouse	3/3/2011			
		Signature of Attorney for Debtor(s) John D. Rouse	Date 15292			
	Ex	hibit C	15292			
	n or have possession of any property that poses or is alleged to pose a bit C is attached and made a part of this petition.	threat of imminent and identifiable harm to public heal	tth or safety?			
	Ext	nibit D				
(To be completed by	v every individual debtor. If a joint petition is filed, each spouse mus	st complete and attach a separate Exhibit D.)				
☐ Exhibit D	completed and signed by the debtor is attached and made a part of ti	his petition.				
_		•				
If this is a joint petit						
Exhibit D	also completed and signed by the joint debtor is attached and made	1 1				
		ding the Debtor - Venue / applicable box)				
Ø	Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 cm.		ays immediately			
	There is a bankruptcy case concerning debtor's affiliate. general pa	artner, or partnership pending in this District.				
	Debtor is a debtor in a foreign proceeding and has its principal pla has no principal place of business or assets in the United States but this District, or the interests of the parties will be served in regard	t is a defendant in an action or proceeding [in a federal				
		des as a Tenant of Residential Property pplicable boxes.)				
	Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).					
		(Name of landlord that obtained judgment)				
		(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession		ed to cure the			
	Debtor has included in this petition the deposit with the court of an filing of the petition.	ny rent that would become due during the 30-day period	d after the			
	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).					

	3/11 Entered 03/03/11 16:32:37 Desc HVBM B1, Page				
Voluntary Petition Document	Name of Debtor(s).				
(This page must be completed and filed in every case)	Kathleen A. Deprez				
Sign	natures				
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative				
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)				
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.				
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.				
X s/ Kathleen A. Deprez	X Not Applicable				
Signature of Debtor Kathleen A. Deprez	(Signature of Foreign Representative)				
X Not Applicable					
Signature of Joint Debtor	(Printed Name of Foreign Representative)				
Telephone Number (If not represented by attorney)					
3/3/2011	Date				
Date Signature of Attorney	GI 4 EN A44 DA44 D				
Signature of Attorney X /s/ John D. Rouse	Signature of Non-Attorney Petition Preparer				
Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the				
John D. Rouse Bar No. 15292	debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been				
Printed Name of Attorney for Debtor(s) / Bar No.	promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount				
John D. Rouse	before preparing any document for filing for a debtor or accepting any fee from the debtor,				
Firm Name	as required in that section. Official Form 19 is attached.				
1023 Lincoln Mall, #101 Lincoln, NE 68508					
Address	Not Applicable				
	Printed Name and title, if any, of Bankruptcy Petition Preparer				
(402) 475-1993 Telephone Number	Social-Security number (If the bankruptcy petition preparer is not an individual, state				
3/3/2011	the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)				
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address				
Signature of Debtor (Corporation/Partnership)	X Not Applicable				
I declare under penalty of perjury that the information provided in this petition is true					
and correct, and that I have been authorized to file this petition on behalf of the	Date				
debtor. The debtor requests the relief in accordance with the chapter of title 11, United States	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.				
Code, specified in this petition. X Not Applicable	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.				
Signature of Authorized Individual	If more than one person prepared this document, attach to the appropriate official form				
Printed Name of Authorized Individual	for each person.				
Thines I will be I will be a little of the l	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or				
Title of Authorized Individual	both. 11 U.S.C. § 110; 18 U.S.C. § 156.				
Date					

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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEBRASKA

n re: Kathleen A. Deprez		Case No
	Debtor	- Chapter <u>7</u>

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of **8** sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

Dated: 3/3/2011 Signed: S/ Kathleen A. Deprez
Kathleen A. Deprez

Signed: /s/ John D. Rouse

John D. Rouse
Attorney for Debtor(s)
Bar no.: 15292

Bar no.: 15292 John D. Rouse

1023 Lincoln Mall, #101 Lincoln, NE 68508

Telephone No.: (402) 475-1993 Fax No.: (402) 475-7989

E-mail address: jrouselaw@inebraska.com

B6A (Official Form 6A) (12/07)

In re:	Kathleen A. Deprez	Case No.	
	Debtor		(If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
6011 Chatsworth Ln (owned by Deprez Custom Homes)	Fee Owner	J	\$ 21,400.00	\$ 36,760.00
6130 Thompson Creek Blvd (owned by Deprez Custom Homes)	Fee Owner	J	\$ 26,100.00	\$ 43,824.00
6804 Whitewater Ln Lincoln, NE 68512	Fee Owner	J	\$ 135,400.00	\$ 104,407.00
6834 Whitewater Ln Lincoln, NE 68512	Fee Owner	J	\$ 132,400.00	\$ 102,118.00
6910 Whitewater Ln Lincoln, NE 68512	Fee Owner	J	\$ 133,500.00	\$ 96,364.00
7215 Dorchester Ct Lincoln, NE 68512	Fee Owner	J	\$ 145,600.00	\$ 99,050.00
7219 Dorchester Ct. Lincoln, NE 68512	Fee Owner	J	\$ 145,600.00	\$ 99,084.00
Lot 10, Block 2, Stone Bridge Creek Add, Lincoln, Lancaster County, NE aka 6914 Whitewater Ln, Lincoln, NE 68512	Fee Owner	J	\$ 133,500.00	\$ 90,373.00

Total

(Report also on Summary of Schedules.)

\$ 873,500.00

B6B (Official Form 6B) (12/07)

In re	Kathleen A. Deprez	Case No.	
	Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		cash on hand	J	20.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Wells Fargo checking for Kat's Bags (2 accounts)	J	200.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Wells Fargo Savings		26.00
Security deposits with public utilities, telephone companies, landlords, and others.	Х			
Household goods and furnishings, including audio, video, and computer equipment.		Household good and furnishings	J	400.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		books, pictures, movies, and music	J	50.00
6. Wearing apparel.		normal clothing		500.00
7. Furs and jewelry.	Χ			
Firearms and sports, photographic, and other hobby equipment.		camera		20.00
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	Х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
Stock and interests in incorporated and unincorporated businesses. Itemize.		Kat's Bags WebSite: www.katsbags.biz	J	0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re	Kathleen A. Deprez	Case No.	
	Debtor	(If known)	

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
16. Accounts receivable.	Х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Lincoln Aviator 160k miles, Conversion Title	J	5,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	Х			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	Χ			
35. Other personal property of any kind not already listed. Itemize.	X			

	Natifice i A. Deprez		Debtor		Ouse No.		(If known)	
In re	Kathleen A. Deprez				Case No.			
B6B (C	Official Form 6B) (12/07) Cont.		Document	Page 8 of 5	02			
	Case 11-40554-TLS	Doc 1	Filed 03/03/1		03/03/11 10	6:32:37	Desc Main	

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	_	2 continuation sheets attached Tot	al >	\$ 6,216.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

B6C (Official Form 6C) (4/10)

In re	Kathleen A. Deprez	Case No.	
	Debtor		(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	☐ Check if debtor claims a homestead exemption that exceeds \$146,450.*
□11 U.S.C. § 522(b)(2)	
☑11 U.S.C. § 522(b)(3)	

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2003 Lincoln Aviator 160k miles, Conversion Title	R.R.S. § 25-1552 or 100% of fair market value	2,480.00	5,000.00
	R.R.S. § 25-1556(4) or 100% of fair market value	2,400.00	
cash on hand	R.R.S. § 25-1552 or 100% of fair market value	20.00	20.00
Household good and furnishings	R.R.S. § 25-1556(3) or 100% of fair market value	400.00	400.00
normal clothing	R.R.S. § 25-1556(2) or 100% of fair market value	500.00	500.00

^{*} Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6D (Official Form 6D) (12/07)

In re	Kathleen A. Deprez			Case No.	
		Debtor	·		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. CitiMortgage PO Box 9438 Gaithersburg, MD 20898	х	J	Mortgage 7219 Dorchester Ct. Lincoln, NE 68512 VALUE \$145,600.00				99,084.00	0.00
ACCOUNT NO. CitiMortgage PO Box 9438 Gaithersburg, MD 20898	х	J	Mortgage 7215 Dorchester Ct Lincoln, NE 68512 VALUE \$145,600.00				99,050.00	0.00
ACCOUNT NO. CitiMortgage PO Box 9438 Gaithersburg, MD 20898	x	J	Mortgage 6910 Whitewater Ln Lincoln, NE 68512 VALUE \$133,500.00				96,364.00	0.00
ACCOUNT NO. CitiMortgage PO Box 9438 Gaithersburg, MD 20898	х	J	Mortgage Lot 10, Block 2, Stone Bridge Creek Add, Lincoln, Lancaster County, NE aka 6914 Whitewater Ln, Lincoln, NE 68512 VALUE \$133,500.00				90,373.00	0.00

continuation sheets attached

1

Subtotal → (Total of this page)

Total > (Use only on last page)

\$ 384,871.00	\$ 0.00
\$	\$

(Report also on Summary of (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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B6D (Official Form 6D) (12/07)- Cont.

In re	Kathleen A. Deprez	,	Case No.	
	Debtor			(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. Lincoln Federal Savings 1101 N St. Lincoln, NE 68508	х	J	Mortgage 6011 Chatsworth Ln (owned by Deprez Custom Homes) VALUE \$21,400.00				36,760.00	15,360.00
ACCOUNT NO. Lincoln Federal Savings 1101 N St. Lincoln, NE 68508	х	J	Mortgage 6130 Thompson Creek Blvd (owned by Deprez Custom Homes) VALUE \$26,100.00				43,824.00	17,724.00
ACCOUNT NO. Lincoln Federal Savings 1101 N St. Lincoln, NE 68508	х	J	Mortgage 6804 Whitewater Ln Lincoln, NE 68512 VALUE \$135,400.00				104,407.00	0.00
ACCOUNT NO. Lincoln Federal Savings 1101 N St. Lincoln, NE 68508	х	J	Mortgage 6834 Whitewater Ln Lincoln, NE 68512 VALUE \$132,400.00				102,118.00	0.00

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal → (Total of this page)

Total → (Use only on last page)

\$ 287,109.00	\$ 33,084.00
\$ 671,980.00	\$ 33,084.00

Document Page 12 of 52

B6E (Official Form 6E) (4/10)

n re	Kathleen A. Deprez	Case No.	
	Debtor	_	(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

¥	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYI	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or consible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in J.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
app	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the ointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying ependent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
ces	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use,
that	Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7).
that	Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units
that	Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
that	Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of vernors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C.
that	Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of pernors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 107 (a)(9).

1 continuation sheets attached

B6E (Official Form 6E) (4/10) - Cont.

In re	Kathleen A. Deprez		Case No.	
	radinosii 74 Bopioz	Debtor	- ,	(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.									\$0.00

Sheet no. $\underline{1}$ of $\underline{1}$ continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals ➤ (Totals of this page)

Total >
(Use only on last page of the completed
Schedule E. Report also on the Summary of
Schedules.)

Total > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 0.00	\$ 0.00	\$ 0.00
\$ 0.00		
	\$ 0.00	\$ 0.00

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B6F (Official Form 6F) (12/07)

n re	Kathleen A. Deprez		Case No.	
		Dobtos		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. unknown	Х	J					1.00
ABN AMRO Mortgage PO Box 9438 Gaithersburg, MD 20898			Misc. amount unknown				
ACCOUNT NO. Unkwn X J American Building Supply, Inc. 37949 6th St. East Palmdale, CA 93550		Deprez Custom homes Amount unknown				3,600.00	
Craig Martin, Atty 10306 Regency Pkwy Dr. Omaha, NE 68114							
ASSOCIATED AA97847 Associated Anesthesiologists, PC 6911 Van Dorn St., Ste 2 Lincoln, NE 68506			Medical				50.00
Bank of America PO Box 15026 Wilmington, DE 19850	х	J	Misc. Amount unkwn				1.00

11 Continuation sheets attached

Subtotal > \$ 3,652.00

Total > Schedule F.)

B6F (Official Form 6F) (12/07) - Cont.

In re	Kathleen A. Deprez	Case No.	
	Dobtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. unkwn	Х	J					1.00
Bank of the West 1450 Treat Blvd. Walnut Creek, CA 94597			Misc.				
ACCOUNT NO. Unkwn	Х	J					1.00
Bank One 800 Brooksedge Blvd. Westerville, OH 43081		Misc.					
ACCOUNT NO. unkwn	Х	J					1.00
Best Buy PO Box 5253 Carol Stream, IL 60197			Misc.				
ACCOUNT NO. unkwn							25,072.00
Capital One PO Box 30281 Salt Lake City, UT 84130			misc				

Sheet no. $\underline{1}$ of $\underline{11}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 25,075.00

Total > chedule F.)

B6F (Official Form 6F) (12/07) - Cont.

ln re	Kathleen A. Deprez		Case No.	
		Dobtos	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. UNKWN	Х	J					19,959.00
Capital One PO Box 30281 Salt Lake City, UT 84130	•		Deprez Custom Home				
American Infosource PO Box 71083 Charlotte, NC 28272-1083							
ACCOUNT NO. 8138	X	J					5,128.00
Capital One PO Box 30381 Salt Lake City, UT 84130		Kats Bags					
American Infosource PO Box 71083 Charlotte, NC 28272-1083							
ACCOUNT NO. 3553	X	J					22,727.00
Chase PO Box 15145 Wilmington, DE 19850-4145			Misc.				
Chase PO Box 36520 Lousiville, KY 40233							
United Collection Bureau PO Box 1418 Maumee, OH 43537							

Sheet no. $\underline{2}$ of $\underline{11}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 47,814.00

Total > Chedule F.)

B6F (Official Form 6F) (12/07) - Cont.

In re	Kathleen A. Deprez		Case No.		
		Dobtor	-,	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)		•		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. unkwn							9,897.00
Citibank PO Box 6241 Sioux Falls, SD 57117			misc				
Citibank 701 East 60th St. North Sioux Falls, SD 57104	х	J	Kats Bags				9,897.00
PRA Receivables Management PO Box 12914 Norfolk, VA 23541							
Coach, Inc. 516 W. 34th Street New York, NY 10001			Lawsuit			X	1.00
Coach Services, Inc. 1 Coach Way Jacksonville, FL 32218 John Macaluso, Esq. 665 Fifth Ave. New York, NY 10022							
ACCOUNT NO. unkwn Collection Bureau of Lincoln 1415 South 13th St. Lincoln, NE 68502	х	J	Deprez Custom homes				1.00
Sheet no. 3 of 11 continuation sheets attached to Schedule Holding Unsecured Nonpriority Claims	of Credit	ors		Subt	otal	\$	19,796.00

Subtotal > \$ 19,796.00

Total > chedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Kathleen A. Deprez	Case No.
	Debter	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. unkwn	Х	J					1.00
Conseco Financial PO Box 981206 El Paso, TX 79998			Misc.				
ACCOUNT NO. 3524	Х	J					14,006.00
Discover PO Box 15316 Wilmington, DE 19850-5316			Misc.				
Discover PO Box 3025 New Albany, OH 43054-3025							
ACCOUNT NO. unkwn							14,509.00
Discover Financial Svcs LLC PO Box 15316 Wilmington, DE 19850			misc				
ACCOUNT NO. unkwn	Х	J					10,000.00
Dorothy Derby 5950 Arrowwood Rd. Lincoln, NE 68526			Personal and Business loans				

Sheet no. $\underline{4}$ of $\underline{11}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > 38,516.00

B6F (Official Form 6F) (12/07) - Cont.

In re	Kathleen A. Deprez		Case No.	
		Dobtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. unkwn	Х	J					340.00
Electrical Enterprises 15001 South 96th Street Roca, NE 68430			Deprez Custom Homes				
ACCOUNT NO. UNKWN	Х	J					0.00
First Bankcard PO Box 3412 Omaha, NE 68197			Misc				
ACCOUNT NO. unkwn	Х	J					0.00
First Commerce Mortgage Co. 1 Home Campus Des Moines, IA 50328			Misc.				
ACCOUNT NO. UNKWN	Х	J					0.00
Flagstar Bank 5151 Corporate Dr. Troy, MI 48098		ı	Misc.				
ACCOUNT NO. unkwn	Х	J					0.00
Ford Motor Credit PO Box 542000 Omaha, NE 68154			Misc.				

Sheet no. $\underline{5}$ of $\underline{11}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 340.00

Total > Sichedule F.)

B6F (Official Form 6F) (12/07) - Cont.

In re	Kathleen A. Deprez	Case No.	
	Debtor		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1292	X	J					4,000.00
Home Depot PO Box 5253 Carol Stream, IL 60197			Deprez Custom Homes				
ACCOUNT NO. 1292	Х	J					739.00
HSBC PO Box 5253 Carol Stream IL 60197			Kats Bags				
PRA Receivables Management PO Box 12907 Norfolk, VA 23541							
ACCOUNT NO. unkwn							739.00
HSBC bank PO Box 81622 Salinas, CA 93912			misc				
ACCOUNT NO. unkwn	Х	J					2,943.00
Independent Equipment Co. 2700 West O Street Lincoln, NE 68528			Deprez Custom Homes				

Sheet no. $\underline{6}$ of $\underline{11}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 8,421.00

Total > chedule F.)

B6F (Official Form 6F) (12/07) - Cont.

In re	Kathleen A. Deprez	Case No.	
	Debtor		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. unkwn	Х	J					412.00
Information Analytics, Inc. 134 South 13th St., Ste 700 Lincoln, NE 68508	·		Misc.				
Professional Choice Recovery PO Box 5234 Lincoln, NE 68505-0234							
John Deere Credit 8402 Excelsior Dr. Madison, WI 52717	х	J	Misc.				0.00
John's Plumbing 1730 South 6th St. Lincoln, NE 68502		J	Deprez Custom Homes				5,593.00
ACCOUNT NO. unkwn Kryger Glass 4430 South 133rd St. Omaha, NE 68137	х	J	Misc.				500.00
Beach Associates 95 Wolf Creek Blvd. Ste 2 Dover, DE 19901							

Sheet no. $\underline{7}$ of $\underline{11}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 6,505.00

Total > chedule F.)

B6F (Official Form 6F) (12/07) - Cont.

In re	Kathleen A. Deprez		Case No.
		Dobtor	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Lincoln Federal Savings 1101 N St. Lincoln, NE 68508	X	J	foreclosed 9839 Thornwood circle				98,000.00
Lowes PO Box 530970 Atlanta, GA 30353	X	J	Deprez Custom Homes				2,000.00
Menards PO Box 5253 Carol Stream, IL 60197	X	J	Deprez Custom Homes				13,000.00
Old Navy PO Box 981400 El Paso, TX 79998	X	J	Misc.				0.00
Pacam, LLC 3310 Manassas Place Lincoln, NE 68516	X	J	Misc.				1.00

Sheet no. $\underline{8}$ of $\underline{11}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 113,001.00

Total > \$ chedule F.)

B6F (Official Form 6F) (12/07) - Cont.

In re	Kathleen A. Deprez	Case No.	
	Debtor		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. unkwn	Χ	J					1.00
Patriot Plumbing Heating & Air 3310 Manassas Place Lincoln, NE 68516 Linda Jewson 1024 K St. Lincoln, NE 68508			Deprex Custom Homes				
ACCOUNT NO. E000213117761							898.00
Saint Elizabeth Reg. Med. Cntr. 555 S. 70th Street Lincoln, NE 68510			Medical				
ACCOUNT NO. Unkwn	Χ	J					100,000.00
Suntrust Mortgage 1001 Semmes Ave Richmond, VA 23224 Eric Lindquist, Atty 8712 West Dodge Rd. Ste 260 Omaha, NE 68114 Sutrust Mortgage PO Box 27767 Richmond, VA 23261-7767			foreclosed 9839 Thornwood circle				
Union Bank & Trust PO Box 82535 Lincoln, NE 68501	X	J	Misc.				0.00
Sheet no. 9 of 11 continuation sheets attached to Schedule of Cr Holding Unsecured Nonpriority Claims	redito	ors		Subt	otal	\$	100,899.00

Subtotal > \$ 100,899.00

Total > Chedule F.)

B6F (Official Form 6F) (12/07) - Cont.

In re	Kathleen A. Deprez		Case No.	
		Dobtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. unkwn	Х	J					0.00
US Bank 425 Walnut Street Cincinnati, OH 45202			Misc.				
ACCOUNT NO. unkwn	Х	J					0.00
Victoria's Secret PO Box 182128 Columbus, OH 43218		ı	Misc.				
ACCOUNT NO. unkwn	Х	J					0.00
Wells Fargo Auto Finance 711 West Broadway Rd. Tempe, AZ 85252		Misc.					
ACCOUNT NO. 001	Х	J					49,629.00
Wells Fargo Financial PO Box 94498 Las Vegas, NV 89193		Misc.					
ACCOUNT NO. unkwn		J					0.00
Wells Fargo Home Mortgage 3480 Stateview Blvd. Ft. Mills, SC 29716			Misc.				

Sheet no. $\underline{10}$ of $\underline{11}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 49,629.00

Total > Chedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Kathleen A. Deprez	Case No.	
	Debtor		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. unkwn	Х	J					0.00
Wentz Plumbing Heating 610 West P. Street Lincoln, NE 68528			Misc.				
ACCOUNT NO.		J					0.00
West Gate Bank 1204 West O Street Lincoln, NE 68528	•		Miscl.				
ACCOUNT NO. 1977							86.00
Windstream PO Box 105521 Atlanta, GA 30348-5521			misc				
Collection Company of America 700 Longwater Dr. Norwell, MA 02061							
ACCOUNT NO. Unkwn	Х	J					100.00
Windstream PO Box 81309 Lincoln, NE 68501			Misc.				
Collectioin Company of America 700 Longwater Dr. Norwell, MA 02081							

Sheet no. $\underline{11}$ of $\underline{11}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > 186.00 413,834.00

Case 11-40554-TLS				1 16:32:37	Desc Main
B6G (Official Form 6G) (12/07)	Doo	ument i	Page 26 of 52		
In re: Kathleen A. Deprez	Debt	or	, Case No	(If known	<u> </u>

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

(If known)

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B6H (Official Form 6H) (12/07)

n re: Kathleen A. Deprez	Case No	<u>.</u>
_		(If known)
	Dobtor	(II KIIOWII)

SCHEDULE H - CODEBTORS

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
James Deprez	ABN AMRO Mortgage
7219 Dorchester Court	PO Box 9438
Lincoln, NE 68521	Gaithersburg, MD 20898
James Deprez	American Building Supply, Inc.
7219 Dorchester Court	37949 6th St. East
Lincoln, NE 68521	Palmdale, CA 93550
James Deprez	Bank of America
7219 Dorchester Court	PO Box 15026
Lincoln, NE 68521	Wilmington, DE 19850
James Deprez	Bank of the West
7219 Dorchester Court	1450 Treat Blvd.
Lincoln, NE 68521	Walnut Creek, CA 94597
James Deprez	Bank One
7219 Dorchester Court	800 Brooksedge Blvd.
Lincoln, NE 68521	Westerville, OH 43081
James Deprez	Best Buy
7219 Dorchester Court	PO Box 5253
Lincoln, NE 68521	Carol Stream, IL 60197
James Deprez	Capital One
7219 Dorchester Court	PO Box 30381
Lincoln, NE 68521	Salt Lake City, UT 84130
James Deprez	Capital One
7219 Dorchester Court	PO Box 30281
Lincoln, NE 68521	Salt Lake City, UT 84130
James Deprez	Chase
7219 Dorchester Court	PO Box 15145
Lincoln, NE 68521	Wilmington, DE 19850-4145
James Deprez	Citibank
7219 Dorchester Court	701 East 60th St. North
Lincoln, NE 68521	Sioux Falls, SD 57104
James Deprez	CitiMortgage
7219 Dorchester Court	PO Box 9438
Lincoln, NE 68521	Gaithersburg, MD 20898
James Deprez 7219 Dorchester Court Lincoln, NE 68521	
James Deprez 7219 Dorchester Court Lincoln, NE 68521	
James Deprez 7219 Dorchester Court Lincoln, NE 68521	

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B6H (Official Form 6H) (12/07) -Cont.

re: Kathleen A. Deprez			Case No.	
·	Dobtor	,		(If known)
	Debtor			-

SCHEDULE H - CODEBTORS

Conseco Financial PO Box 981206 El Paso, TX 79998
Discover PO Box 15316 Wilmington, DE 19850-5316
Dorothy Derby 5950 Arrowwood Rd. Lincoln, NE 68526
Electrical Enterprises 15001 South 96th Street Roca, NE 68430
First Bankcard PO Box 3412 Omaha, NE 68197
First Commerce Mortgage Co. 1 Home Campus Des Moines, IA 50328
Flagstar Bank 5151 Corporate Dr. Troy, MI 48098
Ford Motor Credit PO Box 542000 Omaha, NE 68154
Home Depot PO Box 5253 Carol Stream, IL 60197
HSBC PO Box 5253 Carol Stream IL 60197
Independent Equipment Co. 2700 West O Street Lincoln, NE 68528
Information Analytics, Inc. 134 South 13th St., Ste 700 Lincoln, NE 68508

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B6H (Official Form 6H) (12/07) -Cont.

In re: Kathleen A. Deprez		Case No.	
-	Debtor ,		(If known)

SCHEDULE H - CODEBTORS

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
James Deprez	John Deere Credit
7219 Dorchester Court	8402 Excelsior Dr.
Lincoln, NE 68521	Madison, WI 52717
Howell Construction LLC	Kryger Glass
7100 Cul Wells Ct.	4430 South 133rd St.
Lincoln, NE 68516	Omaha, NE 68137
James Deprez 7219 Dorchester Court Lincoln, NE 68521	
James Deprez	Lincoln Federal Savings
7219 Dorchester Court	1101 N St.
Lincoln, NE 68521	Lincoln, NE 68508
James Deprez 7219 Dorchester Court Lincoln, NE 68521	
James Deprez 7219 Dorchester Court Lincoln, NE 68521	
James Deprez 7219 Dorchester Court Lincoln, NE 68521	
James Deprez 7219 Dorchester Court Lincoln, NE 68521	
James Deprez 7219 Dorchester Court Lincoln, NE 68521	Lowes PO Box 530970 Atlanta, GA 30353
James Deprez	Menards
7219 Dorchester Court	PO Box 5253
Lincoln, NE 68521	Carol Stream, IL 60197
James Deprez	Old Navy
7219 Dorchester Court	PO Box 981400
Lincoln, NE 68521	El Paso, TX 79998
James Deprez	Pacam, LLC
7219 Dorchester Court	3310 Manassas Place
Lincoln, NE 68521	Lincoln, NE 68516
James Deprez	Patriot Plumbing Heating & Air
7219 Dorchester Court	3310 Manassas Place
Lincoln, NE 68521	Lincoln, NE 68516
James Deprez	Suntrust Mortgage
7219 Dorchester Court	1001 Semmes Ave
Lincoln, NE 68521	Richmond, VA 23224

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B6H (Official Form 6H) (12/07) -Cont.

In re: Kathleen A. Deprez			Case No.	
		_,		(If known)
	Debtor	 :		(II KIIOWII)

SCHEDULE H - CODEBTORS

NAME AND ADDRESS OF CREDITOR
Union Bank & Trust
PO Box 82535
Lincoln, NE 68501
US Bank
425 Walnut Street
Cincinnati, OH 45202
Victoria's Secret
PO Box 182128
Columbus, OH 43218
Wells Fargo Auto Finance
711 West Broadway Rd.
Tempe, AZ 85252
Wells Fargo Financial
PO Box 94498
Las Vegas, NV 89193
Wentz Plumbing Heating
610 West P. Street
Lincoln, NE 68528
Windstream
PO Box 81309
Lincoln, NE 68501

n re	Kathleen A. Deprez		Case No.	
	Debtor	,		(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE					
	RELATIONSHIP(S):			AGE(S):	
	- (-)				15	
					11	
Employment:	DEBTOR		SPOUSE			
Occupation self-e	mployed					
Name of Employer						
How long employed						
Address of Employer						
INCOME: (Estimate of average or page case filed)	projected monthly income at time	•	DEBTOR		SPOUSE	
1. Monthly gross wages, salary, and	d commissions	\$	0.00	\$		
(Prorate if not paid monthly.) 2. Estimate monthly overtime		\$ <u> </u>	0.00	\$		
3. SUBTOTAL		\$	0.00			
3. SOBTOTAL 4. LESS PAYROLL DEDUCTIONS	6	Ψ	0.00	Ψ _		
a. Payroll taxes and social sec	curity	\$	0.00	\$		
b. Insurance		\$	0.00	\$		
c. Union dues		\$	0.00	\$_		
d. Other (Specify)		\$	0.00	\$_		
5. SUBTOTAL OF PAYROLL DED	DUCTIONS	\$	0.00	\$_		
6. TOTAL NET MONTHLY TAKE F	HOME PAY	\$	0.00	\$_		
7. Regular income from operation of	f business or profession or farm					
(Attach detailed statement)		\$	4,030.00	\$_		
8. Income from real property		\$	0.00	\$_		
9. Interest and dividends		\$	0.00	\$_		
Alimony, maintenance or suppo debtor's use or that of dependent	rt payments payable to the debtor for the ents listed above.	\$	950.00	\$_		
 Social security or other governm Specify) 	nent assistance	\$	0.00	\$		
12. Pension or retirement income		\$	0.00	\$		
13. Other monthly income						
(Specify)		\$	0.00	\$_		
14. SUBTOTAL OF LINES 7 THRO	OUGH 13	\$	4,980.00	\$_		
15. AVERAGE MONTHLY INCOM	IE (Add amounts shown on lines 6 and 14)	\$	4,980.00	\$		
16. COMBINED AVERAGE MONT totals from line 15)	THLY INCOME: (Combine column	\$ 4,980.00				
,	ase in income reasonably anticipated to occur within	Statistical	so on Summary of Sch Summary of Certain L g the filing of this docu	iabilitie	es and Related D	

NONE

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B6J (Official Form 6J) (12/07)

In re Kathleen A. Deprez	Case No	
Debtor	(If known)	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a sep expenditures labeled "Spouse."	arate schedule of	
Rent or home mortgage payment (include lot rented for mobile home)	\$	1,700.00
a. Are real estate taxes included? Yes No ✓	_	,
b. Is property insurance included? Yes No ✓		
2. Utilities: a. Electricity and heating fuel	\$	250.00
b. Water and sewer	\$	50.00
c. Telephone	\$	150.00
d. Other Cell	\$	100.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	500.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	100.00
3. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
Charitable contributions	\$	80.00
Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	200.00
d. Auto	\$	142.00
e. Other	\$ <u></u>	0.00
2. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	4,520.00
17. Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	8,242.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	Ψ	6,242.00
 Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the 	filing of this docu	ment:
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	4,980.00
b. Average monthly expenses from Line 18 above	\$	8,242.00
c. Monthly net income (a. minus b.)	\$	-3,262.00

UNITED STATES BANKRUPTCY COURT District of Nebraska

In re: Kathleen A. Deprez Case No.

Chapter 7

BUSINESS INCOME AND EXPENSES

	DUSINESS INCOME AND	EXPENSES	•		
	FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY IN	NCLUDE information d	irectly related to	the busines	S
operation.	.)				
PART A -	GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:				
1.	Gross Income For 12 Months Prior to Filing:	\$			
	·				
PARIB-	ESTIMATED AVERAGE FUTURE <u>GROSS</u> MONTHLY INCOME:				
2.	Gross Monthly Income:			\$	4,030.00
PART C	ESTIMATED FUTURE MONTHLY EXPENSES:				
3.	Net Employee Payroll (Other Than Debtor)	\$	0.00		
4.	Payroll Taxes		0.00		
5.	Unemployment Taxes		0.00		
6.	Worker's Compensation		919.50		
	Other Taxes		488.00		
8.	Inventory Purchases (Including raw materials)		649.50		
	Purchase of Feed/Fertilizer/Seed/Spray		0.00		
	Rent (Other than debtor's principal residence)	-	0.00		
	Utilities		0.00		
	Office Expenses and Supplies		208.00		
	Repairs and Maintenance		0.00		
	Vehicle Expenses	-	153.00		
	Travel and Entertainment		1,260.00		
16	Equipment Rental and Leases		0.00		
	Legal/Accounting/Other Professional Fees		0.00		
	Insurance		0.00		
19.	Employee Benefits (e.g., pension, medical, etc.)		0.00		
	Payments to Be Made Directly By Debtor to Secured Creditors For		0.00		
	Pre-Petition Business Debts (Specify):				
	None				
21.	Other (Specify):				
	Hostes Incentives		<u>318.50</u>		
	Printing		<u> 148.50</u>		
	Craft Show		<u>58.50</u>		
	Bank Fees		316.50		
22.	Total Monthly Expenses (Add items 3 - 21)			\$	4,520.00
PART D -	ESTIMATED AVERAGE <u>NET</u> MONTHLY INCOME:				
23.	AVERAGE NET MONTHLY INCOME (Subtract Item 22 from Item 2)			\$	(490.00)

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court District of Nebraska

n re Kathleen A. Deprez		Case No.		
	Debtor	Chapter 7		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 873.500.00		
B - Personal Property	YES	3	\$ 6,216.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	2		\$ 671.980.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	12		\$ 413,834.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	4			
I - Current Income of Individual Debtor(s)	YES	1			\$ 4.980.00
J - Current Expenditures of Individual Debtor(s)	YES	2			\$ 8.242.00
тот	AL	29	\$ 879,716.00	\$ 1,085,814.00	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court District of Nebraska

n re	e Kathleen A. Deprez		Case No.		
	Det	btor ,	Chapter	7	
			' <u>-</u>		

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

_ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability		nount
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 4,980.00
Average Expenses (from Schedule J, Line 18)	\$ 8,242.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 950.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 33,084.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 413,834.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 446,918.00

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re	Kathleen A. Deprez	Case No.	
	Debtor		(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	declare under penalty of perjury that I have read the foregoing summa, and that they are true and correct to the best of my knowledge, infor	•	· · · · · ·	31
Date:	3/3/2011	Signature:	s/ Kathleen A. Deprez	
		-	Kathleen A. Deprez	
			[Debtor
		Ilf ioint case	hoth snouses must sign!	

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

UNITED STATES BANKRUPTCY COURT District of Nebraska

In re	Kathleen A. Deprez	Case No.	
	Debtor	· -	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 11-40554-TLS Doc 1 Filed 03/03/11 Entered 03/03/11 16:32:37 Desc Main Document Page 38 of 52 B 1D (Official Form 1, Exh. D) (12/09) – Cont.				
 □ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); 				
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);				
Active military duty in a military combat zone.				
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.				
I certify under penalty of perjury that the information provided above is true and correct.				
Signature of Debtor: s/ Kathleen A. Deprez Kathleen A. Deprez				
Date: 3/3/2011				

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B7 (Official Form 7) (4/10)

UNITED STATES BANKRUPTCY COURT District of Nebraska

In re:	Kathleen A. Deprez		Case No.			
		Debtor	(If known)			
		STATEMENT OF	FINANCIAL AFFAIRS			
	1. Income from 6	employment or operation of bu	siness			
None	State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)					
	AMOUNT	SOURCE	FISCAL YEAR PERIOD			
	447,606.00	Past	2008			
	217,584.00	Prior	2009			
	31,200.00	Present	2010			
None	2. Income other than from employment or operation of business State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)					
		SOURCE	FISCAL YEAR PERIOD			
	AMOUNT	OCONOL				
	AMOUNT 5,445.00	IRA Distribution	2009			

 $\mathbf{\Delta}$

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

STILL OWING

NAME AND ADDRESS OF DATES OF AMOUNT CREDITOR PAYMENTS PAID

None $\mathbf{\Lambda}$

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ **TRANSFERS**

AMOUNT PAID OR VALUE OF **TRANSFERS** **AMOUNT STILL OWING**

*Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None $\mathbf{\Delta}$

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF **PAYMENT** **AMOUNT** PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATIO

STATUS OR DISPOSITION

Coach Inc. & Coach Services, Inc. V. Kathleen A. Deprez

Lawsuit

United States District Court Southern District of New York Pending/ Active

11 CIV 0803 Kathleen Deprez v. James

Dissolution of Marriage

Lancaster Co. District Court

Pending

CI 10-1359

Deprez

None $\mathbf{\Lambda}$

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DESCRIPTION OF PERSON FOR WHOSE DATE OF AND VALUE OF BENEFIT PROPERTY WAS SEIZED **SEIZURE PROPERTY**

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DATE OF REPOSSESSION. AND VALUE OF NAME AND ADDRESS FORECLOSURE SALE, **PROPERTY** OF CREDITOR OR SELLER TRANSFER OR RETURN

SunTrust Mortgage 1001 Semmes Ave Richmond, VA 23224 9839 Thornwood Circle in process of

3

forclosure

6. Assignments and receiverships

None \square

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

> TERMS OF ASSIGNMENT

NAME AND ADDRESS DATE OF OF ASSIGNEE **ASSIGNMENT** OR SETTLEMENT

None $\mathbf{\Lambda}$

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DESCRIPTION NAME AND ADDRESS DATE OF OF COURT AND VALUE OF **ORDER PROPERTY** OF CUSTODIAN **CASE TITLE & NUMBER**

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS RELATIONSHIP DESCRIPTION OF PERSON TO DEBTOR. DATE AND VALUE OF

OR ORGANIZATION IF ANY OF GIFT **GIFT**

weekly offering in the last Southwood Lutheran Church

year of \$600.

8. Losses

None $\mathbf{\Lambda}$

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DESCRIPTION OF CIRCUMSTANCES AND, IF AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART DATE OF **PROPERTY** BY INSURANCE, GIVE PARTICULARS LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

OF PAYEE

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR **DESCRIPTION AND VALUE**

OF PROPERTY 50

Nebraska Credit Counseling

10. Other transfers

None $\mathbf{\Lambda}$

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIBE PROPERTY

NAME AND ADDRESS OF TRANSFEREE,

RELATIONSHIP TO DEBTOR

DATE

TRANSFERRED

AND VALUE RECEIVED

None \square

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER **DEVICE**

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR

INTEREST IN PROPERTY

11. Closed financial accounts

None $\mathbf{\Delta}$

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR **AMOUNT AND** DIGITS OF ACCOUNT NUMBER. DATE OF SALE AND AMOUNT OF FINAL BALANCE **OR CLOSING**

12. Safe deposit boxes

None V

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS **DESCRIPTION** OF

DATE OF TRANSFER OR SURRENDER,

TO BOX OR DEPOSITOR **CONTENTS** IF ANY Document Page 43 of 32

13. Setoffs

None **☑** List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF AMOUNT OF SETOFF

5

NAME AND ADDRESS OF CREDITOR

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS DESCRIPTION AND VALUE

OF OWNER OF PROPERTY LOCATION OF PROPERTY

15. Prior address of debtor

None

None

 \mathbf{Q}

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

9839 Thornwood Circle Kathleen Deprez up to 2/2010

Lincoln, NE

16. Spouses and Former Spouses

None **☑** If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND NAME AND ADDRESS DATE OF ENVIRONMENTAL ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

nent	Page 44 of 52	

None $\mathbf{\Lambda}$

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND NAME AND ADDRESS DATE OF **ENVIRONMENTAL**

ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None \square

List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS DOCKET NUMBER OF GOVERNMENTAL UNIT

STATUS OR DISPOSITION

NATURE OF

BUSINESS

6

BEGINNING AND ENDING

DATES

18. Nature, location and name of business

None

NAME

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

LAST FOUR DIGITS

OF SOCIAL SECURITY ADDRESS OR OTHER INDIVIDUAL

TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN

06/01/2007 Kat's Bags purse parties

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 None U.S.C. § 101. \square

ADDRESS NAME

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Signature Date 3/3/2011 s/ Kathleen A. Deprez of Debtor Kathleen A. Deprez

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B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT District of Nebraska

In re	Kathleen A. Deprez	Case No.	
	Debtor	_	Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A – Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

	,
Property No. 1	
Creditor's Name: CitiMortgage	Describe Property Securing Debt: 7219 Dorchester Ct. Lincoln, NE 68512
Property will be <i>(check one)</i> : ☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain	
Property is <i>(check one)</i> : Claimed as exempt	✓ Not claimed as exempt
Property No. 2	
Creditor's Name: CitiMortgage	Describe Property Securing Debt: 7215 Dorchester Ct Lincoln, NE 68512
Property will be <i>(check one)</i> : Surrendered Retained	
If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain	(for example, avoid lien using 11 U.S.C. § 522(f))
Property is <i>(check one)</i> : Claimed as exempt	✓ Not claimed as exempt

B 8 (Official Form 8) (12/08)

Property No. 3	
Creditor's Name: CitiMortgage	Describe Property Securing Debt: 6910 Whitewater Ln Lincoln, NE 68512
Property will be <i>(check one)</i> : ☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain	(for example, avoid lien using 11 U.S.C. § 522(f))
Property is <i>(check one)</i> : ☐ Claimed as exempt	☑ Not claimed as exempt
Property No. 4	1
Creditor's Name:	Describe Property Securing Debt:
CitiMortgage	Lot 10, Block 2, Stone Bridge Creek Add, Lincoln, Lancaster County, NE aka 6914 Whitewater Ln, Lincoln, NE 68512
Property will be <i>(check one)</i> : ☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain	(for example, avoid lien using 11 U.S.C. § 522(f))
Property is <i>(check one)</i> : Claimed as exempt	☑ Not claimed as exempt
Property No. 5	1
Creditor's Name: Lincoln Federal Savings	Describe Property Securing Debt: 6011 Chatsworth Ln (owned by Deprez Custom Homes)
Property will be <i>(check one)</i> : Surrendered Retained	
If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain	(for example, avoid lien using 11 U.S.C. § 522(f))

B 8 (Official Form 8) (12/08)	Page 3
Property is (check one):	- N 1
☐ Claimed as exempt	✓ Not claimed as exempt
Property No. 6	1
Creditor's Name:	Describe Property Securing Debt:
Lincoln Federal Savings	6130 Thompson Creek Blvd (owned by Deprez Custom Homes)
Property will be (check one):	
☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one)	:
☐ Redeem the property	
☐ Reaffirm the debt	
☐ Other. Explain	(for example, avoid lien using 11 U.S.C. § 522(f))
Property is <i>(check one)</i> :	
☐ Claimed as exempt	✓ Not claimed as exempt
Property No. 7]
Creditor's Name:	Describe Property Securing Debt:
Lincoln Federal Savings	6804 Whitewater Ln Lincoln, NE 68512
Property will be <i>(check one)</i> : ☐ Surrendered ☐ Retained	
L Surrendered L Retained	
If retaining the property, I intend to (check at least one)	:
Redeem the property	
Reaffirm the debt	(for example, excitation using 11 LLC C. \$ 522(f))
☐ Other. Explain	(for example, avoid lien using 11 U.S.C. § 522(f))
Property is (check one):	
☐ Claimed as exempt	✓ Not claimed as exempt
	7
Property No. 8	_
Creditor's Name:	Describe Property Securing Debt:
Lincoln Federal Savings	6834 Whitewater Ln Lincoln, NE 68512

Document Page 48 of 52 B 8 (Official Form 8) (12/08) Page 4 Property will be (check one): Retained If retaining the property, I intend to (check at least one): Redeem the property ☐ Reaffirm the debt □ Other. Explain _ (for example, avoid lien using 11 U.S.C. § 522(f)) Property is (check one): Claimed as exempt ✓ Not claimed as exempt PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.) Property No. 1 Lease will be Assumed pursuant Lessor's Name: **Describe Leased Property:** to 11 U.S.C. § 365(p)(2): None ☐ YES ■ NO _0 continuation sheets attached (if any) I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease. Date: 3/3/2011 s/ Kathleen A. Deprez

> **Kathleen A. Deprez** Signature of Debtor

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B 203 (12/94)

UNITED STATES BANKRUPTCY COURT District of Nebraska

ln ro.				District of Nebraska	Coso No		
In re:		Kathleen A. Deprez			Case No. Chapter	7	
		Debtor	ſ				
		DISCLOSURI	ΞС	OF COMPENSATION OF AT FOR DEBTOR	TORNE	Y	
and paid	that c	compensation paid to me within one year	befor	2016(b), I certify that I am the attorney for the above the filing of the petition in bankruptcy, or agreed behalf of the debtor(s) in contemplation of or in		or(s)	
	For le	egal services, I have agreed to accept				\$	999.00
	Prior t	to the filing of this statement I have recei	ived			\$	999.00
	Balan	ice Due				\$	0.00
2. The	sourc	ce of compensation paid to me was:					
	Ø	Debtor		Other (specify)			
3. The	sourc	ce of compensation to be paid to me is:					
	☑			Other (specify)			
4. ☑		ave not agreed to share the above-disclomy law firm.	sed	compensation with any other person unless they a	ire members ar	nd assoc	ciates
	my	<u> </u>		pensation with a person or persons who are not mowith a list of the names of the people sharing in the			of
	eturn fo luding	_	d to r	render legal service for all aspects of the bankrupto	cy case,		
a)		alysis of the debtor's financial situation, a petition in bankruptcy;	and r	endering advice to the debtor in determining wheth	er to file		
b)	Pre	eparation and filing of any petition, sched	lules,	, statement of affairs, and plan which may be requi	red;		
c)	Re	presentation of the debtor at the meeting	of c	reditors and confirmation hearing, and any adjourn	ed hearings th	ereof;	
d)	-	her provisions as needed] one					
6. By	agreei	ment with the debtor(s) the above disclos	sed fo	ee does not include the following services:			
				ents, preparation of Suggestions in Bank or challenge to any aspect of the Bankrup			
				CERTIFICATION			
	•	hat the foregoing is a complete statemention of the debtor(s) in this bankruptcy pr		any agreement or arrangement for payment to me f ding.	for		
Dated	l: 3/ 3	3/2011					
				/s/ John D. Rouse			
				John D. Rouse, Bar No. 15292			
				John D. Pouse			

Attorney for Debtor(s)

B 201A (Form 201A) (12/09)

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2.

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEBRASKA

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Form B 201A, Notice to Consumer Debtor(s)

Page 2

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

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B 201B (Form 201B) (12/09)

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEBRASKA

In re Kathleen A. Deprez Debtor	Case No Chapter 7	_			
CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE					
Certificate of the Debtor I, the debtor, affirm that I have received and read this notice, as required by § 342(b) of the Bankruptcy Code.					
Kathleen A. Deprez	Xs/ Kathleen A. Deprez	3/3/2011			
Printed Name of Debtor Case No. (if known)	Kathleen A. Deprez Signature of Debtor	Date			

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.